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***Financial Policy Change Effective August 2022***

Dear Friends,

Due to an ever increasing upward pressure on the cost of dental equipment, materials, supplies, and laboratory costs, and diminishing insurance reimbursements, I am forced to make a change to my financial policy. I will no longer be able to submit insurance claims and bill patients for any balance owed after insurance has paid their portion of the cost of treatment. Effective immediately we will collect the patients estimated portion of the cost of treatment on the day treatment is rendered.

We will do our best to estimate your portion of the cost but due to the large number of insurance carriers and plans we may not always be able to determine the exact amount of your share, in most cases we will. Any overpayment will be immediately credited to your account or refunded to you. As a reminder dental insurance is not designed to cover 100% of the cost of your treatment it is intended to help defray the cost of your care. Dental Insurance is also a contract between you and /or your employer (whoever is paying the premiums) and the insurance carrier. If you are dissatisfied with the reimbursement rates of your insurance, I would encourage you to contact your employer and insurance carrier. We will estimate as close as possible your out-of-pocket costs, but nothing is guaranteed.

I have also made the difficult decision to raise fees. I have not had a fee increase in the past 4 years and this was a very difficult decision. Please be assured that I use only the best materials and supplies that are available to me, those that I use on my family. I also use the best dental labs available. Some labs that are much less expensive ship the work out of the country and the quality of that work is far inferior to the U.S labs that I use.

Patient Signature \_\_\_\_\_ Date \_\_\_\_\_

Thank You,

Paul F. Bowersox, D.D.S.